

CLAIMS

I claim:

1. A method of authenticating a registered user of a system comprising the steps of:

registering users of a system by a system controller recording personal details and allocating an account number and Personal Identification Number

generating, by the system controller, for each registered user a different random plurality of alphanumeric access codes set out in an access code matrix form, having grid lines referenced by identifying characters whereby a code may be uniquely specified

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together with specification of the criteria for identifying the appropriate access code on any given occasion

inputting, by the registered user, the account number plus a specific unique access code consisting of one or more characters from the access code matrix as determined by the criteria for that occasion

comparing, by the system controller, the access code input with that specified by the criteria

authenticating a registered user if the access code input corresponded with that specified by the criteria

2. The method of claim 1 wherein the access code matrix has grid lines comprising characters enabling the specification of a particular access code to be used on any given day in the year and wherein the criteria for the access code input includes the specification of a unique access code applicable on the day and on the occasion of input

3. The method of claim 2 wherein the criteria for the access code includes one or more digits from the Personal Identification Number

4. The method of claim 3 comprising the further steps of:

generating, by the system controller, a random order for the component parts of the access code for a registered user

communicating, by the system controller, such random order for the component parts of the access code to the registered user as part of the criteria for the input on any given occasion

5. The method of claim 3 wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase

6. A method of authenticating a registered user of a system comprising the steps of:

registering users of a system by a system controller recording personal details and allocating an account number and Personal Identification Number

generating, by the system controller, for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month together with indicated elements of the Personal Identification Number for use on each occasion whereby the component parts of a code for any given date and occasion of use may be uniquely specified

generating, by the system controller, a random order for each of the component parts of the required access code

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together

with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input

inputting, by the registered user, the account number plus a specific unique access code in accordance with the criteria, and comprising components input in the specific order communicated to the registered user, comprising characters from the access code grid matrix and including one or more digits from the Personal Identification Number as referenced by the date of use, varying on each occasion if used more than once in one day

comparing, by the system controller, the unique access code input with that specified by the criteria and as derived from the access code matrix and the Personal Identification Number

authenticating a registered user if the access code input corresponded with that specified by the criteria

7. The method of claim 6 wherein the criteria specifies a four digit access code derived from digits referenced by the weekday, the date, the month and one from the Personal Identification Number

8. The method of claim 6 wherein the criteria specifies a five character access code derived from characters referenced by the weekday, the date, the month and two digits from the Personal Identification Number

9. The method of claim 6 wherein the criteria specifies a six character access code derived from characters referenced by the weekday, the date, the month and three digits from the Personal Identification Number

10. The method of claim 7 wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase

11. The method of claim 8 wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase

12. The method of claim 9 wherein the component parts of the access codes for any given occasion are required to be entered in the random order generated by the system controller and communicated to the registered user during the input phase

13. A method of integrating the authentication of a registered user of a payment card system with the allotment of proxy numbers for secure remote payment card transactions comprising:

registering users of a payment card system by a system controller recording personal details, allocating an account number and Personal Identification Number, and recording details of a payment card number or other account with an appropriate debit authority

generating, by the system controller, for each registered user a random plurality of alphanumeric access codes in a grid matrix form, having grid lines referenced by characters representing each weekday, each date and each month together with indicated elements of the Personal Identification Number whereby a code for any given date and occasion of use may be uniquely specified together with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input

communicating, by the system controller, to the registered user details of the account number, the Personal Identification Number and the access code matrix, together with specification of the criteria for identifying the appropriate access code on any given occasion including the order in which component parts are to be input

inputting, by the registered user, the account number plus a specific unique access code in accordance with the criteria, and comprising components input in the specific order communicated to the registered user, comprising characters from the access code grid matrix and including one or more digits from the Personal Identification Number as referenced by the date of use, varying on each occasion if used more than once in one day

comparing, by the system controller, the unique access code input with that specified by the criteria and as derived from the access codes and Personal Identification Number

authenticating a registered user if the access code input corresponded with that specified by the criteria, by allotting a unique 16 digit payment card number available for use on that day for one occasion only and including therein the system controller's Bank identification number, the account number, part at least of the access code and a checksum digit

charging the user by debit to an actual account for any sums used with that unique proxy number